

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN**

In re:

**KEITH A. POIRIER and
LYNN M. GRENE-POIRIER,**

Case No. 10-18413

Debtors.

Chapter 13 Plan

1. Payments to the Trustee of \$495.67 per month for 60 months will be paid directly by Debtors until Debtor obtains employment and then by wage deduction from Debtor's employer.
2. From the payments so received, the Trustee shall make disbursements as follows:
 - a. Fees to Debtors' attorney in the amount of \$2,300.00 to be paid first...

...after that,
 - b. Full payment of allowed secured claims (secured claims shall not be paid interest unless claimed on the face of the Proof of Claim and, if claimed, interest shall not be paid at a rate greater than 6%), including claims filed by...
 - Bank of America (mortgage arrears through November, 2010) - \$24,866.06, without additional interest

...after that,
 - c. *Pro rata* distribution of remaining payments to unsecured non-priority creditors.
3. Debtors shall make monthly mortgage payments directly to Bank of America, beginning December, 2010; only arrears are being paid through the Plan.
4. Secured creditors' liens are retained until the claim is paid and the plan is completed.
5. Confirmation of this plan shall constitute a finding that the plan is the debtors' best effort within 11 U.S.C. §727(a)(9).

6. Title to the estate's property shall revert in the debtors on termination of the case or dismissal of the plan. The debtors shall have the sole right to use and possess the property while the case is pending.
7. Upon completion of this plan, all debts listed in the debtors' chapter 13 bankruptcy, except those excepted by 11 U.S.C. §1328(a)(1) or (a)(2), shall be discharged.

/s/Keith A. Poirier

Date: November 16, 2010

Keith A. Poirier

/s/Lynn M. Grenie-Poirier

Date: November 16, 2010

Lynn M. Grenie-Poirier